

**POWSZECHNY ZAKŁAD UBEZPIECZEŃ SPÓŁKA AKCYJNA**  
**organizational structure**

President  
of the Board

Members of the Board

- Data Protection Officer
- internal audit
- internal control
- compliance
- AML in PZU Group
- legal consulting
- PZU Group strategy
- project management and M&A
- corporate security
- after-sales service for health insurance
- sustainable development
- real estate
- sales support

**Corporate Management Department:**

- corporate management
- PZU Group corporate governance
- relations and corporate communication
- marketing
- sponsorship
- prevention
- purchase

**Investment Department:**

- assets allocation
- macroeconomic analysis
- alternative investments
- real estate investments
- treasury

**Corporate Client Department:**

- corporate (including brokerage) sales and sales network management
- corporate product management (offer management, underwriting and risk assessment, analysis)
- financial risk insurance
- corporate business strategy and development
- corporate business service

**Dealer Programs Department:**

- dealer programs and sales network management

**Cooperation with Banks and Strategic Partner Department:**

- bancassurance (management of product and sales, actuarial tariff, analysis)
- assurbanking
- coordination and supervision of cooperation with PZU Group banks
- strategic partnerships and new businesses

**IT Department:**

- IT strategy and project management
- IT architecture and infrastructure management
- management and development of IT systems
- IT support
- cybersecurity

- innovations and AI
- direct sales
- sales support
- sales analysis

**Group Network Department:**

- branch network management

**Multiagency Sales Department:**

- multiagency sales and sales network management

**Exclusive Sales Department:**

- exclusive sales and sales network management

- Individual and SME Insurance Product Department:**
- management of individual and SME insurance products and insurance programs (offer management, actuarial tariff, underwriting, analysis)
- Customer and Digital Services Department:**
- CRM
  - eCommerce
  - management of digital processes and services
  - customer relationship and experience management

- risk management
  - reinsurance
  - actuarial
- Financial Department:**
- information management
  - planning and controlling
  - tax policy
  - accounting
  - insurance accounting
  - internal operations

- debt collection
  - counteracting insurance crime
- Claims and Benefits Service and Remote Channels Department:**
- claims and benefits service
  - assistance
  - remote customer service
- Insurance Operations Department:**
- insurance operations
  - after-sales customer service

- administration
- HR Department:**
- HR
  - HR operations